

### Public Sector Pfandbrief

Volume of outstanding bonds	EUR 3,455mn
Cover pool	EUR 4,377mn
Rating (Moody's)	'Aa1'
Minimum Overcollateralisation <sup>1</sup>	20.5 %
Effective Overcollateralisation (PV) <sup>2</sup>	36.0 %
Bloomberg	HYNOE <Corp>

### Outstanding HYPO NOE Pfandbrief benchmark issues

EUR 500 mn 1.625% Pfandbrief 2012-19	due September 2019	XS0829215838
EUR 500 mn 1.75% Pfandbrief 2013-20	due October 2020	XS0981808933
EUR 500 mn 3.00% Pfandbrief 2012-22	due May 2022	XS0780267406
EUR 500 mn 0.375% Pfandbrief 2017-23	due May 2023	XS1590565112

- Tenor: 5-30 years
- HYPO NOE Group among leading Austrian issuers of Public Sector Pfandbriefe

<sup>1</sup> Last Moody's performance overview based on data as of March 31, 2017

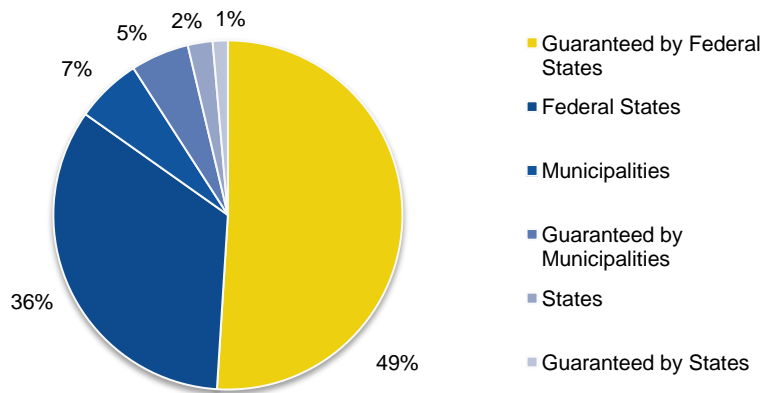
<sup>2</sup> Effective overcollateralisation: PV total cover pool / PV of total outstanding bonds (%)

# IV. Funding

## HYPO NOE Public Sector Covered Bond (as of 30.06.2017)

**Types of Debtors and Guarantors (in EUR mn)**

Guaranteed by federal states	2,126	49 %
Federal states	1,573	36 %
Municipalities	322	7 %
Guaranteed by municipalities	212	5 %
States	92	2 %
Guaranteed by states	52	1 %
<b>Total</b>	<b>4,377</b>	<b>100 %</b>



**by Rating (in EUR mn)**

Aaa	3,646	83.3 %
Aa	557	12.7 %
A	134	3.1 %
< A	40	0.9 %
<b>Gesamt</b>	<b>4,377</b>	<b>100.0 %</b>

**Loans vs. Bonds (in EUR mn)**

Loans	4,240	96.9 %
Bonds	137	3.1 %
<b>Total</b>	<b>4,377</b>	<b>100.0 %</b>

**Cover Pool by Geography (in EUR mn)**

<b>Austria</b>	<b>4,324</b>	<b>98.8 %</b>
Slovakia	20	0.5 %
Poland	20	0.5 %
Czech Republic	13	0.2 %
<b>Total</b>	<b>4,377</b>	<b>100 %</b>

**Average Size Cover Asset**

EUR 0.1mn per debtor
EUR 0.1mn per loan